

Information to identify the case:

Debtor 1	<u>William H. Madden Jr.</u>	Social Security number or ITIN	xxx-xx-2515
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elizabeth V. Madden</u>	Social Security number or ITIN	xxx-xx-1390
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-31724-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William H. Madden Jr.

Elizabeth V. Madden

2/2/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 William H. Madden, Jr.
 Elizabeth V. Madden
 Debtors

Case No. 17-31724-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 35

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db/jdb +William H. Madden, Jr., Elizabeth V. Madden, 39 Villa Avenue, Pitman, NJ 08071-2428
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 517143427 Comenity - Boscov's, PO Box 183043, Columbus, OH 43218-3043
 517143434 First National Bank of Omaha, PO Box 2490, Omaha, NE 68103-2490
 517143435 +GM Financial Leasing, PO Box 100, Williamsville, NY 14231-0100
 517143436 Goodyear Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
 517143437 +GreenSky, PO Box 29429, Atlanta, GA 30359-0429
 517143442 Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
 517158787 +Quicken Loans Inc., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2018 23:28:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2018 23:28:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517143421 EDI: AMEREXPR.COM Feb 02 2018 23:04:00 American Express, PO Box 1270, Newark, NJ 07101-1270
 517247476 E-mail/Text: cms-bk@cms-collect.com Feb 02 2018 23:28:30 Capital Management Services, LLP, 698-1/2 South Ogden Street, Buffalo, NY 14206-2317
 517143422 EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
 517143423 EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Capital One Bank/Union Plus Card, PO Box 30285, Salt Lake City, UT 84130-0285
 517143424 EDI: CHASE.COM Feb 02 2018 23:04:00 Chase Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
 517143425 EDI: CHASE.COM Feb 02 2018 23:04:00 Chase Cardmember Services/Amazon Card, PO Box 15123, Wilmington, DE 19850-5123
 517143426 +EDI: CITICORP.COM Feb 02 2018 23:04:00 CitiCards, PO Box 6500, Sioux Falls, SD 57117-6500
 517143428 EDI: WFNNB.COM Feb 02 2018 23:04:00 Comenity - HSN, PO Box 183043, Columbus, OH 43218-3043
 517143429 EDI: WFNNB.COM Feb 02 2018 23:04:00 Comenity - New York & Co., PO Box 182125, Columbus, OH 43218-2125
 517143430 EDI: WFNNB.COM Feb 02 2018 23:04:00 Comenity - Venus, PO Box 182125, Columbus, OH 43218-2125
 517143431 EDI: CRFRSTNA.COM Feb 02 2018 23:03:00 Credit First/Firestone, PO Box 81083, Cleveland, OH 44181
 517143432 +EDI: DISCOVER.COM Feb 02 2018 23:04:00 Discover Card, Attn: Bankruptcy Dept., PO Box 3025, New Albany, OH 43054-3025
 517143433 EDI: USBANKARS.COM Feb 02 2018 23:03:00 Elan Cardnember Service, PO Box 790408, Saint Louis, MO 63179-0408
 517143438 EDI: TSYS2.COM Feb 02 2018 23:03:00 Juniper Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 517143439 +EDI: TSYS2.COM Feb 02 2018 23:04:00 Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 517143440 +EDI: MERRICKBANK.COM Feb 02 2018 23:03:00 Merrick Bank Corp., PO Box 9201, Old Bethpage, NY 11804-9001
 517143441 EDI: NAVIENTFKASMSERV.COM Feb 02 2018 23:03:00 Navient, Dept of Ed Loan Servicing, PO Box 9635, Wilkes Barre, PA 18773-9635
 517143443 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 02 2018 23:29:19 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
 517143444 EDI: SEARS.COM Feb 02 2018 23:04:00 Sears Credit Cards - MasterCard, PO Box 6282, Sioux Falls, SD 57117-6282
 517146395 +EDI: RMSC.COM Feb 02 2018 23:04:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517143445 EDI: RMSC.COM Feb 02 2018 23:04:00 Synchrony Bank/Lowe's, PO Box 965060, Orlando, FL 32896-5060
 517143446 EDI: RMSC.COM Feb 02 2018 23:04:00 Synchrony Bank/QCard, PO Box 965060, Orlando, FL 32896-5060
 517143447 EDI: WTRRN BANK.COM Feb 02 2018 23:04:00 Target Card Services, PO Box 673, Minneapolis, MN 55440-0673
 517143448 EDI: WFFC.COM Feb 02 2018 23:04:00 Wells Fargo - Visa, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 35

Date Rcvd: Feb 02, 2018

517247475* +Discover Card, Attn: Bankruptcy Dept., PO Box 3025, New Albany, OH 43054-3025

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
Richard S. Hoffman, Jr. on behalf of Joint Debtor Elizabeth V. Madden
rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com
Richard S. Hoffman, Jr. on behalf of Debtor William H. Madden, Jr. rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6